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ABSTRACT

Descriptions of federal and New York State financial aid programs are provided that may be used in preparing catalogs or bulletins. Information is included on application procedures, method of selection of recipients and allocation of awards, award schedule, and responsibilities of recipients. The state- administered programs include the following: Tuition Assistance Program, Supplemental Tuition Assistance Program, Aid for Part-Time Study, Vietnam Veterans Tuition Awards, Regents College Scholarships, Regents Professional Education in Nursing Scholarships, Regents Scholarships in Cornell University, Student Aid to Native Americans, Regents Physician Loan Forgiveness Program, Regents Award for Children of Deceased or Disabled Veterans, Regents Awards for Children of Deceased Police Officers and Firefighters, Guaranteed Student Loan Program, Parent Loans for Undergraduate Students, Auxiliary Loans to Assist Students, Higher Education Opportunity Program, and the Educational Opportunity Programs. The federal programs include the following: Pell (Basic) Grants, Supplemental Educational Opportunity Grants, National Direct Student Loan Program, College Work-Study Program, and Veterans Administration Benefits. (SW)

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The University of the State of New York
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Albany/July 1986

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SPECIAL NOTIFICATION

New Programs

Empire State Scholarships of Excellence (page 12)

Regents Empire State Challenger Scholarships and Fellowships for Teachers (page 18)

Regents Health Care Scholarships for Medicine or Dentistry (page 15)

Regents Physician Loan Forgiveness Program (page 17)

Regents Professional Opportunity Scholarships (page 27)

Major Program Change

Tuition Assistance Program (page 3)

INTRODUCTION

In 1977, the New York State Legislature enacted, and Governor Carey signed into law, Chapter 343 of the Laws of 1977 (Section 607 of the Education Law). This legislation required the Commissioner of Education to promulgate rules and regulations to reflect and administer the intent of Section 493A of the Higher Education Act of 1965, as amended by PL 94-482, concerning institutional and financial aid information for students. The information was to be disseminated through college catalogs or bulletins and by other means.

In April of the following year the Commissioner of Education approved a new Part 53* of the Regulations of the Commissioner of Education entitled *Information for Students and Prospective Students*. At the same time the new regulation was published, the Education Department prepared and distributed the first edition of this brochure, as required by Part 53, to assist institutions by providing them with brief standard descriptions of New York State and Federal student financial aid programs. This edition of the brochure incorporates changes which have occurred through State and Federal legislative action since the last edition appeared, and is current as of July 1986.

It is the Department's intent to republish the brochure as necessary to reflect changes in State and Federal student financial assistance programs.

These descriptions may be used in the preparation of catalogs or bulletins of institutions in New York State which are subject to Part 53. These descriptions need not be reproduced verbatim, but each description should include: application procedures; method of selection of recipients and allocation of awards; award schedule; responsibilities of recipients. Institutional discretion may be used in deciding which descriptions need not be included in a catalog when an aid program does not apply. The precise wording of those descriptions should be chosen with some care.

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* Included at the back of this booklet.

The list of program descriptions included is as follows:

STATE-ADMINISTERED PROGRAMS **Page**

Tuition Assistance Program (TAP) 3
Supplemental Tuition Assistance Program (STAP) 8
Aid For Part-Time Study (APTS) 9
Vietnam Veterans Tuition Awards (VVTA) 9
Regents College Scholarships 10
Empire State Scholarships of Excellence 12
Regents Professional Education In Nursing Scholarships 13
Regents Scholarships In Cornell University 14
Regents Health Care Scholarships for Medicine or Dentistry 15
Regents Physician Loan Forgiveness Program 17
Regents Empire State Challenger Scholarships and Fellowships for Teachers 18
Herbert H. Lehman Graduate Fellowships 20
Regents Award for Children of Deceased or Disabled Veterans 21
Regents Awards for Children of Deceased Police Officers and Firefighters 23
Student Aid to Native Americans 23
Guaranteed Student Loan Program 24
Parent Loans for Undergraduate Students (PLUS) 26
Auxiliary Loans to Assist Students (ALAS) 27
Regents Professional Opportunity Scholarships 27
Higher Education Opportunity Program (HEOP) 28
Educational Opportunity Programs (EOP) 28
Search for Elevation and Education Through Knowledge (SEEK) 29
College Discovery (CD) 29
Work Incentive Demonstration Program (WIN-DEMO) 30
Vocational Rehabilitation 31

FEDERAL PROGRAMS

Pell (Basic) Grants 33
Mayor's Scholarship Program (City of New York) 34
Supplemental Educational Opportunity Grants (SEOG) 35
National Direct Student Loan Program (NDSL) 36
College Work Study Program (CWS) 37
United States Bureau of Indian Affairs Aid to Native Americans 38
Veterans Administration (VA) Educational Benefits 40
Other Federal Student Financial Aid Programs 41

Amendment to Regulations of the Commissioner of Education 44

STATE PROGRAMS

NOTE: Where any question of eligibility exists, the student or prospective student should see the institutional financial aid officer.

Tuition Assistance Program (TAP)

Application Procedures: Applicants must apply annually to the New York State Higher Education Services Corporation (HESC), Albany, NY 12255. The application deadline for the academic year is March 31; however students are encouraged to apply well before the deadline. Application forms are mailed, usually beginning in April, to all: (1) students who applied for a TAP grant or a Regents Scholarship award in the previous academic year; (2) high school seniors who applied for a Regents Scholarship; (3) approved postsecondary institutions and high schools in New York State, and (4) central admissions applicants of the State University of New York (SUNY) and The City University of New York (CUNY). Any student or prospective student can obtain a TAP application from any high school guidance office, or college financial aid office.

Before submitting the application, the applicant should review it with the high school counselor or college financial aid officer, to be sure the information is complete and accurate.

The Higher Education Services Corporation determines the applicant's eligibility and mails an award certificate directly to the applicant indicating the amount of the grant. The applicant presents or sends the School Copy of the certificate at the time of payment of tuition. The postsecondary institution normally defers payment on the basis of receipt of the award certificate. Actual payment is received after the school certifies student eligibility.

Selection of Recipients and Allocation of Awards: The Tuition Assistance Program is an entitlement program. There is neither a qualifying examination nor a limited number of awards. The applicant must: (1) be a New York State resident and U.S. citizen, or a permanent resident alien, a paroled refugee or a conditional entrant to the United States; (2) be enrolled full-time and matriculated in an approved New York State postsec-

ondary program; (3) have, if dependent, a family net taxable income* below $32,001 ($20,001 if a dependent graduate student), or if independent and single with no tax dependents, a net taxable income below $10,001 for undergraduates or below $5,667 for graduates; and (4) be charged a tuition of at least $200 per year. All income data are subject to verification with the New York State Department of Taxation and Finance.

The current definition of independent status is as follows:**

(1) 35 years of age or older on July 1 preceding the academic year; or
(2) 22 years of age or older on July 1 preceding the academic year; and not:
    (a) resident for more than 6 consecutive weeks in the current, previous or subsequent calendar years, in any house, apartment or building owned or leased by parents,
    (b) claimed as a dependent by parents on their Federal or State income tax returns for the current or previous tax years,
    (c) recipient of gifts, loans or other financial assistance in excess of $750 from parents in the current, or previous, or subsequent calendar years, or
(3) under 22 years of age on July 1, preceding the academic year and meeting all other requirements of (2) above, and in addition able to meet and document at least one of the following requirements:
    – both parents deceased, disabled, or incompetent,
    – receiving public assistance other than Aid to Dependent Children (ADC) or food stamps,
    – ward of a court,
    – unable to ascertain parents' whereabouts,
    – unable, due to an adverse family situation, to submit information on parents' income.

Graduate students and married undergraduates are exempt from the requirements of provision (3) above in determination of financial independence.

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* The income measure is the family's (or independent student's) State net taxable income from the preceding tax year plus certain nontaxable income, and (for dependent students) support from divorced or separated parents. This income may be further adjusted to reflect other family members enrolled full-time in postsecondary study.

** Independent status under the State definition does not necessarily insure independent status for Federal aid programs.

Undergraduate students generally receive TAP awards for four years of study. Students enrolled in approved five-year programs, or in a State-sponsored opportunity program, may receive undergradaute awards for five years. Graduate students may receive awards for four years. No student (including opportunity students) may receive awards for more than a total of eight years of undergraduate and graduate study.

Award Schedule: The amount of the TAP award is scaled according to type of school, level of study, tuition charge, and net taxable income. Six award schedules are in effect and Tuition Assistance will be awarded according to the following award schedules during the 1986–87 academic year. Award schedules may be changed by subsequent legislative action. All income data reported are subject to verification by the New York State Department of Taxation and Finance and the Higher Education Services Corporation.

Undergraduate Awards Schedules: For students who are financially independent and are single and have no tax dependents:

1) Schedule "J" – Non-degree proprietary schools
   - The minimum annual award is $350.
   - The maximum annual award is $1,800 or tuition, whichever is less.
   - The income eligibility ceiling is $10,000 State net taxable income, replacing the prior ceiling of $5,666.
   - The income threshold for a maximum award is $3,000 State net taxable income, replacing the prior threshold of $1,000.
   - The schedule of award reductions is as follows:

NYS Net Taxable Income	*Reduction in Award*
$ 3,000 or less	No Reduction
3,001–10,000	30% of excess over $3,000
10,001 or More	No Award

   - A $200 reduction in the annual award will be made after 4 semester payments (or the equivalent) have been received.

2) Schedule "K" – Degree granting and not-for-profit institutions
   - The minimum annual award is $350.
   - The maximum annual award is $2,000 or tuition, whichever is less.
   - The income eligibility ceiling is $10,000 State net taxable income, replacing the prior ceiling of $5,666.
   - The income threshold for a maximum award is $3,000 State net taxable income, replacing the prior threshold of $1,000.

– The schedule of award reduction is as follows:

NYS Net Taxable Income	*Reduction in Award*
$ 3,000 or less	No Reduction
3,001-10,000	30% of excess over $3,000
10,001 or More	No Award

– A $200 reduction in the annual award will be made after 4 semester payments (or the equivalent) have been received.

Undergraduate Awards Schedules: For students who are dependent on their parents, or who are financially independent and are married or have tax dependents.

1) Schedule "S" – Non-degree proprietary schools.
   – The minimum annual award is $350.
   – The maximum annual award is $2,200 or tuition, whichever is less.
   – The income eligibility ceiling is $32,000 State net taxable income, replacing the prior ceiling of $29,000.
   – The income threshold for a maximum award is $6,500 State net taxable income, replacing the prior threshold of $5,000.
   – The schedule of award reductions is as follows:

NYS Net Taxable Income	*Reduction in Award*
$ 6,500 or less	No Reduction
6,501–8,000	7% of excess over $6,500
8,001–11,000	$105 plus 8% of excess over $8,000
11,001–14,000	$345 plus 10% of excess over $11,000
14,001–25,000	$645 plus 11% of excess over $14,000
25,001–32,000	$1,855 plus 11.5% of excess over $25,000
32,001 or More	No Award

   – A $200 reduction in the annual award will be made after 4 semester payments (or the equivalent) have been received.

2) Schedule "T" – Degree granting and not-for-profit institutions.
   – The minimum annual award is $350.
   – The maximum annual award is $2,850 or tuition, whichever is less.
   – The income eligibility ceiling is $32,000 State net taxable income, replacing the prior ceiling of $29,000.
   – The income threshold for a maximum award is $6,500 State net taxable income, replacing the prior threshold of $5,000.
   – The schedule of award reductions is as follows:

NYS Net Taxable Income	Reduction in Award
$ 6,500 or less	No Reduction
6,501–8,000	7% of excess over $6,500
8,001–11,000	$105 plus 8% of excess over $8,000
11,001–14,000	$345 plus 10% of excess over $11,000
14,001–25,000	$645 plus 11% of excess over $14,000
25,001–32,000	$1,855 plus 11.5% of excess over $25,000
32,001 or More	No Award

– A $200 reduction in the annual award will be made after 4 semester payments (or the equivalent) have been received.

Graduate Award Schedules:

1) Schedule "L" – Graduate awards for students who are financially dependent on their parents, or who are financially independent and are married or have tax dependents:
   – The minimum annual award is $100.
   – The maximum annual award is $1,200 or tuition, whichever is less.
   – The income eligibility ceiling is $20,000 State net taxable income.
   – The income threshold for a maximum award is $2,000 State net taxable income.
   – The schedule of award reductions is as follows:

NYS Net Taxable Income	Reduction in Award
$ 2,000 or less	No Reduction
2,001–18,500	6.67% of excess over $2,000
18,501–20,000	$1,100
20,001 or More	No Award

2) Schedule "M" – For students who are financially independent and are single and have no tax dependents:
   – The minimum annual award is $100.
   – The maximum annual award is $1,200 or tuition, whichever is less.
   – The income eligibility ceiling is $5,666 State net taxable income.
   – The income threshold for a maximum award is $1,000 State net taxable income.
   – The schedule of award reductions is as follows:

NYS Net Taxable Income	Reduction in Award
$ 1,000 or less	No Reduction
1,001–5,400	25% of excess over $1,000
5,401–5,666	$1,100
5,667 or More	No Award

Responsibilities of Recipients: Recipients must be in good academic standing in accordance with Commissioner's Regulations and must not be in default of a loan guaranteed by the Higher Education Services Corporation.[1]

SOURCE: New York State Higher Education Services Corporation
Albany, NY 12255

Supplemental Tuition Assistance Program (STAP)

Application Procedures: Students must apply and be eligible for a TAP award. Eligibility for STAP is then determined by the postsecondary institution based on criteria noted below.

Selection of Recipients and Allocation of Awards: STAP is available to any full-time undergraduate enrolled in an approved program in New York State who:(1) did not receive a State award prior to the 1981–82 academic year; (2) meets the eligibility criteria for TAP; (3) qualifies as educationally disadvantaged as defined by HEOP, EOP, SEEK, or College Discovery; (4) remains in full-time attendance based on institutional standards of effort, achievement and readiness for further study; and (5) carries a remedial workload. The Commissioner has defined remedial workload as the student's entire courseload, subject to two conditions:(1) it must be approved by an institutional official familiar with the student's academic deficiencies and (2) at least one-half of the minimum full-time load must consist of non-credit remedial work designed to remedy the student's deficiencies. Eligible students may receive up to one year of STAP aid in addition to their TAP entitlement. However, a student may not receive STAP and TAP awards in the same term.

Award Schedule: The amount of the STAP award is based on the TAP award schedules.

[1] A statement of good academic standing which is established by each institution in accordance with Commissioner's Regulations may be obtained from the financial aid office of the institution.

Aid For Part-Time Study (APTS)

Application Procedures: Students apply for this campus-based program through the postsecondary institution's financial aid office.

Selection of Recipients and Allocation of Awards: APTS is not an entitlement program. The institution selects recipients and determines individual award amounts. To be eligible, students must:(1) be enrolled part-time in an approved undergraduate degree program in New York State (part-time study for APTS is defined as enrollment for at least six but no more than eleven semester hours); (2) have earned at least six semester hours of credit; (3) meet the income limits (if a student was not eligible to be claimed as a tax dependent, the student's net taxable income cannot exceed $15,000; if a student was claimed as a tax dependent, the family's net taxable income can be as much as $22,000); (4) be a New York State resident; (5) be either a U.S. citizen, permanent resident alien, or refugee; (6) apply for a Federal Pell Grant; (7) have a tuition charge of at least $100 per year; (8) have remaining TAP eligibility.

Award Schedule: The money available for all participating institutions is set each year in the State budget. The amount received by a particular college is determined by that school's percentage of the total part-time enrollment, at all participating institutions. The number and amount of awards is determined by the participating institution based on its allocation of funds.

Responsibilities of Recipients: Recipients must be in good academic standing in accordance with Commissioner's Regulations and must not be in default of a loan guaranteed by the Higher Education Services Corporation.[2]

Vietnam Veterans Tuition Awards (VVTA)

Application Procedures: Students may obtain applications from a postsecondary institution's financial aid office or from the New York State Higher Education Services Corporation, Albany, New York 12255. Application must be made on or before September 1, 1987.

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[2] Refer to the footnote on page 8.

Selection of Recipients and Allocation of Awards: Awards are available for both full-time and part-time study in an approved undergraduate program at a degree-granting institution or an approved vocational program in New York State. Full-time study is defined as enrollment for at least 12 semester hours; part-time study is defined as enrollment for at least six but no more than eleven semester hours. To be eligible, students must: (1) be enrolled in an approved undergraduate degree, certificate or diploma program or an approved vocational training program in New York State; (2) have served in the U.S. Armed Forces in Indochina between January 1, 1963 and May 7, 1975; (3) have been discharged from the U.S. Armed Forces under other than dishonorable conditions; (4) be a New York State resident on April 20, 1984 or have been a resident at the time of entry into service and resume residency on or before September 1, 1987; (5) have applied for TAP and the Federal Pell Grant.

Tuition awards are available for all Vietnam veterans as defined above. No student may receive awards for more than four years of full-time or eight years of part-time undergraduate study. Students enrolled in approved five-year programs may receive awards for five years or the equivalent in part-time study. Students in approved non-credit vocational training programs may receive awards for two years or the equivalent in part-time study.

Award Schedule: Full-time awards are $500 per semester, but no more than tuition. Part-time awards are $250 per semester but no more than tuition. Total awards received per student cannot exceed $5000.

Regents College Scholarships

Application Procedures: Information and application forms are available in the fall from any New York State high school. Prospective applicants in their final year of high school should file their applications with the high school principal by early November. The actual deadline may fluctuate slightly from year to year.

Selection of Recipients and Allocation of Awards: Scholarships are awarded competitively for full-time postsecondary study in New York State in:(1) approved degree, certificate or diploma programs offered by colleges or other degree-granting institutions; (2) hospital school programs leading to licensure or certification; and (3) two-year programs in registered business schools not authorized to grant degrees.

The competitive basis of the award is the score on the Scholastic Aptitude Test (SAT) of the College Board or the American College Testing Program (ACT) Assessment. Fee waivers are available from each testing agency for economically disadvantaged applicants. The examinations may be taken as many times as desired by the applicant prior to early November of the final year of high school study.

Currently a total of 25,000 scholarships are awarded annually by county of legal residence, based upon the number of high school graduates in each county the previous year. Additional scholarships are allocated to insure that each approved high school receives at least one scholarship for each 40 graduates the previous year. These awards, if declined or revoked, are not reawarded.

The applicant must:(1) have been a legal resident of New York State for at least one year immediately preceding the first term for which application for an award is made; (2) either graduate from high school by the end of the school year in which the competition was held or be accepted as a full-time matriculated student at a college or other approved school located in New York State by the following September; and (3) not previously have competed for a Regents Scholarship. Requirements two and three may be waived for reasons satisfactory to the Commissioner of Education.

Award Schedule: The award is $250 per year, for up to five years, depending on the normal length of the program in which the recipient is enrolled.

Responsibilities of Recipients: Recipients must be in good academic standing in accordance with Commissioner's Regulations and must not be in default of a loan guaranteed by the Higher Education Services Corporation.[1] To receive payment, the scholarship holder must, each year, file a TAP Student Payment Application with the New York State Higher Education Services Corporation prior to the March 31 deadline.

SOURCE: Regents Scholarship Program
Bureau of Elementary Secondary Testing Program
New York State Education Department
Albany, NY 12234

[1] Refer to the footnote on page 8.

Empire State Scholarships of Excellence

Application Procedures: Information and application forms are available in the fall from any New York State high school. Prospective applicants in their final year of high school should file their applications with the high school principal by early November. (This is the same application as for Regents College Scholarships.)

Selection of Recipients and Allocation of Awards: Scholarships are awarded competitively for full-time postsecondary study in New York State in:(1) approved degree, certificate or diploma programs offered by colleges or other degree-granting institutions; (2) hospital school programs leading to licensure or certification; and (3) two-year programs in registered business schools not authorized to grant degrees.

The competitive basis of the award is the score on the Scholastic Aptitude Test (SAT) of the College Board or the American College Testing Program (ACT) Assessment. Fee waivers are available from each testing agency for economically disadvantaged applicants. The examinations may be taken as many times as desired by the applicant prior to early November of the final year of high school study.

Currently a total of 1,000 scholarships are awarded annually by county of legal residence, based upon the number of high school graduates in each county the previous year. These awards, if declined or revoked, are not reawarded.

The applicant must:(1) have been a legal resident of New York State for at least one year immediately preceding the first term for which application for an award is made; (2) either graduate from high school by the end of the school year in which the competition was held or be accepted as a full-time matriculated student at a college or other approved school located in New York State by the following September; and (3) not previously have competed for a Regents Scholarship. Requirements two and three may be waived for reasons satisfactory to the Commissioner of Education.

Award Schedule: The award is $2,000 per year, for up to five years, depending on the normal length of the program in which the recipient is enrolled. These awards may be held concurrently with any other academic or general award offered by New York State.

Responsibilities of Recipients: Recipients must be in good academic standing in accordance with Commissioner's Regulations and must not

be in default of a loan guaranteed by the Higher Education Services Corporation.[4] To receive payment, the scholarship holder must, each year, file a TAP Student Payment Application with the New York State Higher Education Services Corporation prior to the March 31 deadline.

SOURCE: Regents Scholarship Program
Bureau of Elementary and Secondary Testing Programs
New York State Education Department
Albany, NY 12234

Regents Professional Education in Nursing Scholarships

Application Procedures: Information and application forms are available in the fall from any New York State high school. Prospective applicants in their final year of high school should file their applications with the high school principal by early November. (This is the same application as for Regents College Scholarships.)

Selection of Recipients and Allocation of Awards: These scholarships are awarded competitively for full-time study in New York State in undergraduate programs approved for the preparation of registered professional nurses, in a college or in a hospital school.

The competitive basis of the award is the score on the Scholastic Aptitude Test (SAT) of the College Board or the American College Testing Program (ACT) Assessment. Fee waivers are available from each testing agency for economically disadvantaged applicants. The examinations may be taken as many times as desired by the applicant prior to early November of the final year of high school study.

The 800 scholarships are allocated by county of legal residence. Declined or revoked awards are reawarded to the next highest ranking candidates within a county provided that they have maintained their eligibility prior to the time they are reached for an award.

The applicant must:(1) have been a legal resident of New York State for at least one year immediately preceding the first term for which application for an award is made; (2) either graduate from high school by the end of the school year in which the competition was held or be accepted as a

[4] Refer to the footnote on page 8.

full-time matriculated student at a college or other approved school located in New York State, the following September; and (3) not previously have competed for a Regents Scholarship. Requirements two and three may be waived for reasons satisfactory to the Commissioner of Education.

Award Schedule: The award is $250 per year, for up to five years, depending on the normal length of the program in which the recipient is enrolled.

Note: For the *first year*, the deadline for filing for payment is October 31 in the year in which the scholarship was issued. The Regents Professional Education in Nursing Scholarship may not be applicable to certain prerequisite liberal arts course work at some colleges.

Responsibilities of Recipients: Recipients must be in good academic standing in accordance with Commissioner's Regulations and must not be in default of a loan guaranteed by the Higher Education Services Corporation.[5] To receive subsequent payments, the scholarship holder must, each year, file a TAP Student Payment Application with the New York State Higher Education Services Corporation prior to the March 31 deadline.

SOURCE: Regents Scholarship Program
Bureau of Elementary and Secondary Testing Programs
New York State Education Department
Albany, NY 12234

Regents Scholarships in Cornell University

Application Procedures: Information and application forms are available in the fall from any New York State high school. Prospective applicants in their final year of high school should file their applications with the high school principal by early November. (This is the same application as for Regents College Scholarships.) Applicants must also meet the requirements for admission to Cornell University, including the filing of a formal application for admission before the deadline date established by Cornell University.

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[5] Refer to the footnote on page 8.

Selection of Recipients and Allocation of Awards: This is a scholarship for students who plan to attend Cornell University. A minimum of 61 such scholarships are awarded annually, at least one for each Senatorial district of the State.

The competitive basis of the award is the score on the Scholastic Aptitude Test (SAT) of the College Board or the American College Testing Program (ACT) Assessment. Fee waivers are available from each testing agency for economically disadvantaged applicants. The examinations may be taken as many times as desired by the applicant prior to early November of the final year of high school study.

The applicant must:(1) have been a legal resident of New York State for at least one year immediately preceding the effective date of the award; (2) either graduate from high school by the end of the school year in which the competition was held, or be accepted as a full-time matriculated student at Cornell the following September; (3) not previously have competed for a Regents Scholarship. Requirements two and three may be waived for reasons satisfactory to the Commissioner of Education.

Award Schedule: These are tuition-reducing scholarships ranging from $100 to $1,000 a year. The scholarship is valid for four or five years, depending on the length of the program for which the winner enrolls at Cornell University. The amount of tuition reduction is determined by Cornell University.

Responsibilities of Recipients: Recipients must be in good academic standing in accordance with Commissioner's Regulations and must not be in default of a loan guaranteed by the Higher Education Services Corporation.[6]

SOURCE: Regents Scholarship Program
Bureau of Elementary and Secondary Testing Programs
New York State Education Department
Albany, NY 12234

Regents Health Care Scholarships for Medicine or Dentistry

Application Procedures: Application forms may be obtained from the Bureau of Higher and Professional Educational Testing, State Education

[6] Refer to the footnote on page 8.

Department, Albany, NY 12230. Prospective applicants should request information early in the academic year preceding the year for which the award will be effective.

Selection of Recipients and Allocation of Awards: These scholarships are awarded for professional study of medicine or dentistry in an approved program in New York State. The medical award may also be used in one of the special cooperative programs authorized by the New York State Legislature at the University of Vermont Medical School (Burlington, VT); the Sackler School of Medicine at the University of Tel Aviv (Tel Aviv, Israel); Morehouse College, School of Medicine (Atlanta, GA); Meharry, School of Medicine (Nashville, TN); or the University of Puerto Rico, School of Medicine (San Juan, PR). The dentistry award may also be used in the special cooperative program at Meharry, School of Dentistry.

An applicant must:

(1) be enrolled in medical or dental school or be a candidate for admission to medical or dental school;
(2) agree to practice, for a period of at least 24 months, in an area or facility within New York State designated as having a shortage of physicians or dentists;
(3) have been a legal resident of New York State for at least 1 year immediately preceding the effective date of the award.

Basis of selection: Awards are made in the following order:

First, to any applicant who is economically disadvantaged and a member of a minority group historically underrepresented in the profession. (i.e., Black, Hispanic, Native American Indian or Alaskan Native.)

Second, to any applicant who is a member of a minority group historically underrepresented in the profession. (See above.)

Third, to any candidate who is a graduate of one of these State sponsored opportunity programs: EOP, HEOP, SEEK or College Discovery.

Award Schedule: Fifty awards are allocated annually by the Commissioner of Education. An additional 50 may be allocated dependent upon legislative funding. Most recently, 80 percent of the awards were allocated for the study of medicine and 20 percent for the study of dentistry. The amount of an award is $1,000 to $10,000 a year based upon income, for up to four years of study.

Source: Bureau of Higher and Professional Educational Testing
New York State Education Department
Albany, NY 12230

Regents Physician Loan Forgiveness Program

Application Procedures: Application forms may be obtained from the Bureau of Higher and Professional Educational Testing, State Education Department, Albany, NY 12230. Prospective applicants should request information by November 30 of the calendar year preceding the year in which the award will be effective.

Selection of Recipients and Allocation of Awards: These awards are for physicians who agree to practice medicine in an area of New York State designated as having a shortage of physicians.

A candidate must:

(1) have completed residency training in medicine within the five years immediately preceding the period for which the first award is granted;
(2) agree to practice medicine, for a period of at least 24 months for each award received, in an area of New York State designated as having a shortage of physicians;
(3) be licensed to practice medicine in New York State prior to beginning the service commitment;
(4) be a legal resident of New York State;
(5) not ever have received a Regents Physician Shortage Scholarship. (This requirement may be changed.)

Basis of selection: First priority is given to any applicant who previously received a Regents physician loan forgiveness award, is completing the second year of the service agreement and is applying for a second award. Priority is then given to any applicant whose residence at the time of entry into postsecondary education is currently within an area designated as having a shortage of physicians. Remaining awards will go to applicants according to the priority of the shortage area selected. (The shortage areas are listed in the bulletin of information according to priority group.) Within each category preference will be given to applicants who have completed a residency in family practice or primary care.

Award Schedule: Fifty awards are made annually. The amount of award is up to $10,000 a year based upon undergraduate and medical school student loan and loan interest expense. Each award will consist of two annual payments and a recipient may apply for one additional award.

Source: Bureau of Higher and Professional Educational Testing
New York State Education Department
Albany, NY 12230

Regents Empire State Challenger Scholarships and Fellowships for Teachers

Undergraduate Scholarships:

Application Procedure: Application forms and information bulletins may be obtained from the Bureau of Higher and Professional Educational Testing, State Education Department, Albany, NY 12230. Prospective applicants should request information early in the academic year preceding the year for which the award will be effective.

Selection of Recipients and Allocations of Awards: These scholarships are awarded for undergraduate study in an approved program leading to certification as a teacher in mathematics, science or other areas identified by the Commissioner of Education as having a shortage of teachers. The awards must be used in a New York State school which offers a registered program in the award area.

An applicant must:

(1) have completed, prior to the effective date of the scholarship award, an educational program required for admission to an approved program for preparation as a teacher in an award area, or be enrolled in an undergraduate registered program for preparation as a teacher in an award area;
(2) have been a legal resident of New York State for at least 1 year immediately preceding the effective date of the award;
(3) agree to teach the equivalent of one academic year for every two years of awards received.

Basis of selection: Awards are made on the basis of such factors as: academic performance, the number of teaching vacancies within the award areas, and the length of time before commencing the teaching obligation.

Award Schedule: There are a total of 312 undergraduate awards. Twenty-six awards shall be made to legal residents of each of the 12 judicial districts, based upon a separate competition in each district. The amount of an award is a maximum of $3,000 a year for payment of tuition and fees, for up to four years of full-time undergraduate study.

Responsibility of Recipients: Recipients must agree to teach the equivalent of one academic year for every two years of awards received. It is the responsibility of the award recipient to obtain an acceptable teaching position. Those who do not complete the professional program or fulfill the teaching obligation will be required to repay the award plus ten percent interest.

Graduate Fellowships:

Application Procedures: Application forms and information bulletins may be obtained from the Bureau of Higher and Professional Educational Testing, State Education Department, Albany, NY 12230. Prospective applicants should request information early in the academic year preceding the year for which the award will be effective.

Selection of Recipients and Allocation of Awards: These fellowships are awarded for graduate study in an approved program leading to certification as a teacher in mathematics, science or other areas identified by the Commissioner of Education as having a shortage of teachers. The awards must be used in a New York State school.

An applicant must:

(1) have been a legal resident of New York State for at least 1 year immediately preceding the effective date of the award, and
(2) meet the requirements for the respective fellowship award.

Full-time awards: A candidate must:

(a) be a teacher whose position has been abolished within the past two years because of declining student enrollment (or)
(b) hold a baccalaureate degree in mathematics, science, engineering or other award areas but not be eligible for teacher certification in any field (equivalent study may be substituted for a degree in the award area); and
(c) agree to teach the equivalent of one academic year for each year of benefits.

Part-time awards: An applicant must:

(a) be enrolled in or admissible to an approved program of part-time graduate study for preparation as a teacher and

(b) agree to teach the equivalent of one academic year for each two years of benefits.

Basis of selection: Awards are made on the basis of such factors as: undergraduate degree credit, other indicators of academic performance and the number of teaching vacancies within the award areas.

Award Schedule: A maximum of 25 fellowships for full-time study are reserved for teachers whose positions have been abolished within the last two years due to declining student enrollment. A maximum of 425 fellowships for full-time study are reserved for persons who already hold a baccalaureate degree in mathematics, science, engineering, or other award areas, but are not eligible for teacher certification. A minimum of 200 fellowships for part-time study are awarded. The awards for full-time study shall provide up to $4,000 for one year of study. The awards for part-time study shall provide up to $1,000 a year for two years of study.

Responsibilities of Recipients: For each one year of full-time benefits and each two years of part-time benefits received, the award recipient must agree to teach the equivalent of one academic year. It is the responsibility of the award recipient to obtain an acceptable teaching position. Those who do not complete the professional program or fulfill the teaching obligation will be required to repay the award plus ten percent interest.

SOURCE: Bureau of Higher and Professional Educational Testing
New York State Education Department
Albany, NY 12230

Herbert H. Lehman Graduate Fellowships

Application Procedures: Forms may be obtained from the Bureau of Higher and Professional Educational Testing, State Education Department, Albany, NY 12230, and must be submitted by early March preceding the academic year for which the fellowship award is requested. It is recommended that prospective candidates apply early; as early as September preceding the academic year for which the award is requested.

Selection of Recipients and Allocation of Awards: These fellowships are awarded competitively for study in an approved college in New York State in a program leading to a master's or doctoral degree in the social sciences or public or international affairs. Education, social work, law, and other professional study are not approved areas of study for this fellowship.

A candidate must:

(1) have received the baccalaureate degree prior to the fall term following the competition
(2) not yet have entered upon any study as a graduate student prior to the summer term following the competition
(3) have been a legal resident of the United States for at least 1 year prior to the effective date of the award.

Satisfactory promise of successful completion of graduate program, as determined by evaluation of academic record, test scores, and personal qualifications is the basis of the award.

Award Schedule: Thirty fellowships are awarded annually, conditional on funding by the Legislature. The amount of an award is $4,000 for the first year of graduate study; $5,000 a year thereafter, for four years maximum, but not exceeding the period of study required by the recipient to complete the requirements for the doctoral degree.

Responsibilities of Recipients: Recipients must be in good academic standing in accordance with Commissioner's Regulations, and must not be in default of a loan guaranteed by the Higher Education Services Corporation.[1] To receive payment, the scholarship holder must, each year, file a TAP Student Payment Application with the New York State Higher Education Services Corporation.

SOURCE: Bureau of Higher and Professional Educational Testing
New York State Education Department
Albany, NY 12230

Regents Award for Children of Deceased or Disabled Veterans

Application Procedures: A special application, obtainable from the high school principal or counselor, must be filed with the New York State

[1] Refer to the footnote on page 8.

Higher Education Services Corporation (HESC), ALbany, NY 12255. Documentary evidence to establish eligibility is required with the application. A high school counselor can provide assistance with this.

Selection of Recipients and Allocation of Awards: The applicant must be: (1) the child of a veteran who died, or who has a current disability of 50 percent or more, or who had such disability at the time of death, or are either a prisoner of war or missing in action, resulting from U.S. military service during one of the following periods:

December 7, 1941–December 31, 1946
June 27, 1950–January 31, 1955
October 1, 1961–May 7, 1975

and: (2) a legal resident of New York State. Legal residence in New York State on the part of the parent is also required: at the time of entry into military service, or, if the parent died as the result of military service, at the time of death.

Regents awards to children of deceased or disabled veterans are independent of family income or tuition charge, and are in addition to such other grants or awards to which the applicant may be entitled.

Award Schedule: The amount of the award is $450 per year, for up to five years, depending on the normal length of the program of study, of full-time study in a college or hospital nursing school in New York State.

Responsibilities of Recipients: Recipients must be in good academic standing as in accordance with Commissioner's Regulations, and must not be in default of a loan guaranteed by the Higher Education Services Corporation.[8] To receive payment, the scholarship holder must, each year, file a TAP Student Payment Application and a special Supplement Application with the New York State Higher Education Services Corporation.

SOURCE: New York State Higher Education Services Corporation
Albany, NY 12255

[8] Refer to the footnote on Page 8.

Regents Awards for Children of Deceased Police Officers and Firefighters

Application Procedures: A special application, obtainable from the high school principal or counselor, must be filed with the New York State Higher Education Services Corporation (HESC), Albany, NY 12255. Documentary evidence to establish eligibility is required with the application.

Selection of Recipients and Allocation of Awards: The applicant must be a resident child of a resident police officer, firefighter or volunteer firefighter of New York State or any of its municipalities who died as the result of an injury sustained in the line of duty.

Award Schedule: The amount of the award is $450 per year, for up to five years, depending on the normal length of the program of study, of full-time study in a college or hospital nursing school in New York State.

Responsibilities of Recipients: Recipients must be in good academic standing in accordance with Commissioner's Regulations, and must not be in default of a loan guaranteed by the Higher Education Services Corporation.[9] To receive payment, the scholarship holder must, each year, file a TAP Student Payment Application and a special Supplemental Application with the New York State Higher Education Services Corporation.

SOURCE: New York State Higher Education Services Corporation
Albany, NY 12255

Student Aid to Native Americans

Application Procedures: Application forms may be obtained from the Native American Education Unit, New York State Education Department, Albany, NY 12230. The completed application form should be forwarded by the applicant to the Native American Education Unit on or before August 1st for the fall semester, December 31 for the spring semester and May 15 for the summer session, of the academic year of proposed enrollment, along with the following materials: (1) official tran-

[9] Refer to the footnote on Page 8.

script of high school record or photostat of General Equivalency Diploma; (2) letter(s) of recommendation from one or more leaders in the community attesting to personality and character; (3) personal letter, setting forth clearly and in detail educational plans and desires; (4) signatures of the parents of minor applicants, approving education plans; (5) official tribal certification form; and (6) copy of acceptance letter from college attending.

Selection of Recipients and Allocation of Awards: The applicant must be: (1) on an official tribal roll of a New York State tribe or the child of an enrolled member of a New York State tribe, and a resident of New York State; (2) maintaining good academic standing in accordance with Commissioner's Regulations; and (3) enrolled in an approved New York State postsecondary program.

Student Aid to Native Americans is an entitlement program. There is neither a qualifying examination nor a limited number of awards.

Award Schedule: The award is $1,100 per year for a maximum of four years of full-time study (five years where a fifth year is required for completion of degree requirements), a minimum of 12 credit hours per semester or the equivalent in part-time study. Students registered for less than this number will be funded at approximately $46 per credit hour. Awards are not provided for study in remedial programs.

Responsibilities of Recipients: Students are responsible for notifying the Native American Education Unit in writing of any change in student status or program or institutional enrollment. Students must also submit semester grades, at the end of each semester, showing satisfactory progress toward completion of degree or certification requirements.

SOURCE: Native American Education Unit
New York State Education Department
Albany, NY 12230

Guaranteed Student Loan Program

Application Procedures: The student should obtain a loan application/promissory note form and a needs test form from a participating New York State lending institution (bank, credit union, etc.) in his/her area of permanent residence. The completed application, with the form, is pre-

sented to the financial aid officer at the postsecondary institution being attended. The application is then either routed to the lending institution or directly to the Higher Education Services Corporation. A federal "loan origination fee" equal to 5.5 percent of the amount of the loan will be deducted from the amount disbursed. An annual insurance premium of one-quarter of one percent of the loan amount is payable in full at the time the check is issued.

If the family adjusted gross income exceeds $30,000, financial need for the loan must be shown. For the school year beginning in the fall, funds may not be disbursed earlier than August 1. Two-semester loans will be disbursed separately for each semester and the checks mailed to your postsecondary institution.

Selection of Recipients and Allocation of Awards: To be eligible for a guaranteed loan a student must be: (1) a U.S. citizen or permanent resident alien; (2) enrolled in or admitted as a matriculated, at least half-time, student at an approved college, university, or other postsecondary institution in any of the United States or in a foreign country; and (3) not in default or refund for any federal Title IV program at any institution and determined to be eligible or ineligible for a Pell Grant.

Loan Schedule: An undergraduate may borrow up to $2,500 per academic year, up to a total of $12,500. A graduate or professional student may borrow up to $5,000 per academic year, up to a combined total of $25,000 *including* any loans for undergraduate study. A student enrolled in a vocational school approved by the U.S. Department of Education may borrow up to $2,500 per academic year.

A student receiving a federal Guaranteed Student Loan is eligible for a full interest subsidy during the time he/she is in school at least half-time and for a following 6-month grace period.

Maximum Amounts a Student May Borrow Through Guaranteed Student Loans

Level and Type of Program	Annual Amount	Aggregate
Undergraduate	$2,500	$12,500
Graduate and Professional	5,000	25,000*

* Including undergraduate loans.

Responsibilities of Borrowers: A student may borrow at a relatively low interest rate (currently 8 percent) with no repayment as long as he/she remains enrolled at least half-time and for 6 months after he/she ceases to be at least a half-time student. Payment of principal may further be deferred for up to three years for certain categories of borrowers including Public Health Service officers, the temporarily disabled, those in internships required before entering a profession, and full-time Peace Corps or VISTA or similar national program volunteers.

If a student applies for an additional loan, application must be made to the original lending institution.

After ceasing to be at least a half-time student, the borrower must make formal arrangements with the lending institution to begin repayment. The following regulations apply:

(1) Depending on the amount of the loan, the minimum monthly payment will be $50 plus interest. Under unusual and extenuating circumstances the lender, on request, may permit reduced payments.
(2) The maximum repayment period is 10 years.
(3) The maximum period of a loan from date of the original note may not exceed 15 years, excluding authorized deferments of payments.
(4) Repayment in whole or part may be made at any time without penalty.

SOURCE: New York State Higher Education Services Corporation
Albany, NY 12255

Parent Loans for Undergraduate Students (PLUS)

Application forms are available from lenders participating in this Federal program. The New York State Higher Education Services Corporation is now authorized to guarantee these loans.

Loans may be made to a maximum of $3,000 per year for each financially dependent student and carry a 12 percent rate of interest (effective November 1, 1982). Repayment must begin 60 days after the loan is made. Insurance premium is one percent on the amount borrowed.

Auxiliary Loans to Assist Students (ALAS)

This is a Federal program for graduate students and independent undergraduate students. Application forms are available from participating lenders. Basic eligibility criteria are comparable to those for Guaranteed Student Loans (see page 24).

Loans are based on need to a maximum of $2,500 per year, $12,500 total, including any Guaranteed Student Loans, and carry a 12 percent rate of interest (effective November 1, 1982). While the borrower is enrolled full-time, payments on the loan principal need not be made, but the interest must be paid. Insurance premium is one-quarter of one percent for each year in school plus six months.

OPPORTUNITY PROGRAMS

Regents Professional Opportunity Scholarships

Application Procedures: Application forms may be obtained from the Bureau of Higher and Professional Educational Testing, State Education Department, Albany, NY 12230. Prospective applicants should request information early in the academic year preceding the year for which the award will be effective.

Selection of Recipients and Allocation of Awards: These scholarships are awarded for study in a New York State school in a program which is licensure-qualifying in the particular profession.

An applicant must:

(1) be enrolled in a program approved for the award or be a candidate for admission to such program;
(2) agree to practice, for a period of at least 12 months, in New York State;
(3) have been a legal resident of New York State for at least 1 year immediately preceding the effective date of the award.

Basis of selection: Awards are made in the following order.
First, to any applicant who is economically disadvantaged and a member of a minority group historically underrepresented in the profession. (i.e., Black, Hispanic, Native American Indian or Alaskan Native.)

Second, to any applicant who is a member of a minority group historically underrepresented in the profession. (See above.)
Third, to any candidate who is a graduate of one of these State sponsored opportunity programs: EOP, HEOP, SEEK or College Discovery. (This requirement may be changed to permit candidates for undergraduate awards to compete under this category.)

Award Schedule: Fifteen awards are allocated annually by the Commissioner of Education. An additional 85 may be allocated dependent upon legislative funding. Most recently awards have been allocated for the study of chiropractic, dental hygiene, optometry, physical therapy, podiatry and veterinary medicine.The amount of an award is $1,000 to $5,000 a year, based upon income, for up to 4 years of full-time study.

SOURCE: Bureau of Higher and Professional Educational Testing
New York State Education Department
Albany, NY 12230

Higher Education Opportunity Program (HEOP)

Application Procedures: Application is through the HEOP office at the independent institution of higher education at which the applicant is enrolled.

Selection of Recipients and Allocation of Awards: The applicant must be: (1) a New York State resident; (2) a matriculated undergraduate student at an independent college or university in New York State; and (3) academically and economically disadvantaged according to guidelines approved by the Board of Regents and the Director of the Budget. Selection of eligible applicants for participation in HEOP is conducted by the institution or the HEOP program at the institution, or both.

Award Schedule: The amount of financial assistance and other support provided to HEOP participants is dependent on need as determined by the institution and the program, within State guidelines.

Educational Opportunity Program (EOP)

Application Procedures: Application is by means of forms prescribed by SUNY. Application forms are available from the EOP office at the institution.

Selection of Recipients and Allocation of Awards: An applicant must be: (1) a New York State resident; (2) academically disadvantaged according to definitions promulgated by the State University; and (3) economically disadvantaged according to guidelines approved by the Board of Regents and the Director of the Budget. Selection of eligible applicants is conducted by the SUNY unit or the EOP on campus, or both.

Award Schedule: The amount of financial assistance and other support provided to EOP participants is dependent on need as determined by the SUNY unit and the program, within State guidelines.

Search for Elevation and Education Through Knowledge (SEEK)

Application Procedures: Application is by means of a form available from, and returnable to, the University Application Processing Center of The City University of New York (CUNY).

Selection of Recipients and Allocation of Awards: The applicant must be: (1) a resident of New York State; (2) academically disadvantaged according to guidelines approved by the Trustees of The City University of New York; (3) economically disadvantaged according to guidelines approved by the Board of Regents and the Director of the Budget; and (4) an applicant for admission to one of the senior/technical colleges at CUNY. Eligible applicants, after screening for academic potential, are offered admission to the CUNY senior/technical college as space is available.

Award Schedule: The amount of financial assistance and other support provided to SEEK participants is dependent on need as determined by the CUNY Office of Student Financial Assistance or the individual college SEEK programs, or both, within State guidelines.

College Discovery (CD)

Application Procedures: Application is by means of a form available from, and returnable to, the University Application Processing Center of The City University of New York (CUNY).

Selection of Recipients and Allocation of Awards: The applicant must

be: (1) a resident of New York City; (2) academically disadvantaged according to guidelines approved by the Trustees of The City University of New York; (3) economically disadvantaged according to guidelines approved by the Board of Regents and the Director of the Budget; and (4) an applicant for admission to one of the community colleges of CUNY. Eligible applicants, after screening for academic potential, are offered admission to the CUNY community college as space is available.

Award Schedule: The amount of financial assistance and other support provided to CD participants is dependent on need as determined by the CUNY Office of Student Financial Assistance of the individual college CD programs, or both, within State guidelines.

SOURCE: Bureau of Higher Education Opportunity Programs
New York State Education Department
Albany, NY 12230

Work Incentive Demonstration Program (WIN-DEMO)

Application Procedures: The Work Incentive Demonstration Program (WIN-DEMO) is the primary federal program for the provision of employment and training services to recipients of Aid to Dependent Children (ADC). Administered by the New York State Department of Social Services, the WIN-DEMO program is currently operational in New York City and in the counties of ALbany, Chemung, Erie, Monroe, Oneida, Onondaga, Suffolk, and Westchester. Application for ADC and associated WIN-DEMO activities can be made at the local department of social services in these counties.

Selection of Recipients and Allocation of Awards: All persons applying for or receiving ADC, unless exempt, must take part in the WIN-DEMO Program as a condition of receiving ADC benefits. Those individuals who are exempt may volunteer to participate in the WIN-DEMO Program. Those mandatory individuals must register with the New York State Department of Labor for WIN-DEMO Activities. Such activities may include testing, job counseling, job finding club, supervised job search, on-the-job training, and various other types of occupational training. Training must be vocational in nature and no longer than two years in duration.

Award Schedule: All WIN students are required to apply for financial aid at the financial aid office of the school they are planning to attend. For recipients of ADC in WIN Demonstration districts, allowances for the costs of child care, tuition, books and supplies, transportation expenses, etc., shall be provided, when necessary and when funds from other sources are insufficient to meet the specific needs, in order to obtain suitable approved vocational, educational, rehabilitative or employment related training.

Responsibilities of Recipients: Each participant in a training component of the WIN-DEMO Program must comply with the attendance requirements of the institution or service provider, and must maintain a passing grade or be considered, by the local social services district or service provider to be benefitting from the training.

SOURCE: Bureau of Employment Programs
New York State Department of Social Services
Albany, NY 12243

Vocational Rehabilitation

Application Procedures: Handicapped persons may obtain a list of local Office of Vocational Rehabilitation (OVR) offices from: Office of Vocational Rehabilitation, New York State Education Department, Albany, NY 12234. The blind are observed by the Commission for the Blind and Visually Handicapped, State Department of Social Services, 40 North Pearl Street, Albany, NY 12243.

Selection of Recipients and Allocation of Awards: Eligibility for vocational rehabilitation services is based upon: (1) the presence of a physical or mental disability which for the individual constitutes or results in a substantial handicap to employment; and (2) the reasonable expectation that vocational rehabilitation services may benefit the individual in terms of employability. Eligible clients may receive services including but not limited to counseling and guidance, evaluation of vocational potential, physical and mental restoration services, transportation, placement assistance and instruction and training including that given at institutions of higher education.

The Office of Vocational Rehabilitation will consider college training for clients when an appropriate specified vocational goal requiring this level of training has been established through the counseling and planning process between the eligible disabled individual and his vocational rehabilitation counselor. The training may involve full- or part-time study at the baccalaureate level leading to a degree or certificate; graduate training is usually not provided. Training costs at institutions of higher education may be paid through the vocational rehabilitation program only after efforts have been made to secure grant assistance to cover these costs in whole or in part from other sources.

OVR policy established a maximum payment toward tuition and room and board for a client in any one academic year. In some cases, clients are required to share the expenses of college training according to the general OVR economic need policy.

SOURCE: Office of Vocational Rehabilitation
New York State Education Department
Albany, NY 12234

FEDERAL PROGRAMS

(At the time of the preparation of this publication, the future direction of Federal student aid programs is under Congressional review. The institutional student aid office is the appropriate source of information about programs' revisions, which may occur after the distribution of this publication.)

Pell (Basic) Grants

Application Procedures: Application and other materials are available through financial aid offices at approved postsecondary institutions. Students may also apply for Pell by filing a Financial Aid Form (FAF) or a Family Financial Statement (FFS).

The completed application should be submitted for processing according to the directions included on it by March 15 of the academic year for which a grant is sought. A calculated Student Eligibility Report, which includes a Student Eligibility Index will be sent to the applicant based on the information in the application. Financial need is determined by a formula applied to all applicants, which is reviewed annually by Congress. The amount of the applicant's award is determined by the financial aid officer at the postsecondary institution attended and is based on the Student Eligibility Index, enrollment status, and costs. Upon enrollment, funds are paid directly to the applicant or credited to his/her institutional account.

Selection of Recipients and Allocation of Awards: The Pell Grant Program is an entitlement program. Eligibility and award amount are based on need rather than academic achievement. The applicant must be enrolled as an undergraduate student, at least on a half-time basis, in an approved postsecondary institution and must need financial assistance to continue his/her education.

A student may receive grants for the period required to complete a first baccalaureate degree. Awards may be used for tuition, fees, books and living expenses.

Copies of the booklets: Determination of Basic Grant Eligibility Index, and Five Federal Financial Aid Programs, may be obtained by writing to Basic Grants at the following address:

Basic Grants
PO Box 92885
Los Angeles, CA 90009

Award Schedule: Awards ranged from $250–$2100 in 1985–86, but were not more than sixty percent of the total costs of attendance. The maximum award for 1986–87 is scheduled to be $2100. The amount of the award will be affected by costs of attendance and full-time or part-time enrollment status. The Pell award does not duplicate State awards.

Responsibilities of Recipients: The student must continue to make satisfactory academic progress in the program in which he/she is enrolled. The student must not owe any refunds on Pell Grant or other federal Title IV awards paid, or be in default on repayment of any student loan at any institution attended.(This eligibility condition is true for all federal Title IV programs including: SEOG, NDSL, CWS, GSL and ALAS loans.)

Before receiving payment, the student must sign a statement of educational purpose, available from the institutional financial aid office or business office, that all money received will be used for the costs of post-secondary education only. Awards may be credited to the student's account, or may be paid by check.

Award payments made by check must be picked up by the student within a reasonable time. The institution must notify the student of the availability of the award check, and where it is being held.

SOURCE: Federal Student Financial Aid Handbook
U.S.Department of Education
Office of Student Financial Assistance
Washington, D.C. 20202

Mayor's Scholarship Program (City of New York)

The Mayor's Scholarship Program is a student financial aid program established by the Mayor's Office of the City of New York and sponsored by the Federal agency for Housing and Urban Development (HUD). It is

administered by a consortium of 3 non-profit agencies: ASPIRA of New York, Inc., the New York Urban League, and the Admission Referral and Information Center of the Commission on Independent Colleges and Universities. It is designed to provide supplemental financial aid to residence-eligible New York City students enrolled as full-time matriculants in degree-granting institutions of higher education. The amount of each award ($100 – $650) is based on financial need as indicated by the student's Basic Grant index and the cost of education. Application is made to any of the contact agencies mentioned above (ARIC, ASPIRA, or N.Y.U.L.)in the summer preceding each academic year.

Supplemental Educational Opportunity Grants (SEOG)

Application Procedures: Application is through the institutional financial aid office, which is responsible for determining who receives a Supplemental Grant and the amount.

Selection of Recipients and Allocation of Awards: The applicant must be: (1) in financial need; and (2) enrolled as an undergraduate student in an approved postsecondary institution. The institutional financial aid office is responsible for selecting recipients and determining award amounts.

NOTE: Eligibility for SEOG, NDSL, and CWS is determined on the basis of a uniform methodology and by means of the same application form, available from the financial aid office of the postsecondary institution.

Award Schedule: The award may range from $200 to $2,000, depending upon student financial need, program funding and institutional discretion. A student may receive grants for the period required to complete a first baccalaureate degree.

Responsibilities of Recipients: The student must continue to make satisfactory academic progress.

SOURCE: Federal Student Financial Aid Handbook
U.S.Department of Education
Office of Student Financial Assistance
Washington, D.C. 20202

National Direct Student Loan Program (NDSL)

Application Procedures: Application is made through the postsecondary institutional financial aid office. Forms, as well as specialized information on loan cancellation provisions for borrowers who go into certain fields of teaching or specified military duty, are available from this source.

Selection of Recipients and Allocation of Awards: Loans are available to students enrolled at least half-time in approved postsecondary institutions. The institutional financial aid office is responsible for selecting recipients and determining award amounts.

NOTE: Eligibility for SEOG, NDSL, and CWS is determined on the basis of a uniform methodology and by means of the same application form, available from the financial aid office of the postsecondary institution.

Award Schedule: Amounts which may be borrowed are: $3,000 by students who have completed less than two years of a program leading to a bachelor's degree or who are enrolled in a vocational program; $6,000 by students who have completed two years toward a bachelor's degree, to include any amount borrowed through an NDSL for the first two years of study; $12,000 for graduate study, to include any amount borrowed through an NDSL for undergraduate study.

Responsibilities of Recipients: Continued eligibility is dependent on maintenance of satisfactory academic progress. The current interest rate, payable during the repayment period, is 5 percent on the unpaid principal. Repayment begins 6 months after graduation or leaving school, or after a student drops below half-time status and may extend over a period of 10 years. An additional ten-year extension of repayment is permitted for low income borrowers. Payment may be deferred for up to three years for certain categories of borrowers including Public Health Service officers, the temporarily disabled, those in internships required before entering a profession, and full-time Peace Corps or VISTA or similar national program volunteers. The professional internship is limited to two years' duration.

SOURCE: Federal Student Financial Aid Handbook
U.S. Department of Education
Office of Student Financial Assistance
Washington, D.C. 20202

College Work Study Program (CWS)

Application Procedures: Application is made through the postsecondary institutional financial aid office. Eligibility is determined and work arrangements made at this point.

Selection of Recipients and Allocation of Awards: The applicant must be enrolled at least half-time in an approved postsecondary institution.

An institution must make employment reasonably available to all eligible students in the institution who are in need of financial aid. In the event that more students are eligible for CWS than there are funds available, preference is given to students who have great financial need and who must earn a part of their educational expenses. The institutional financial aid office is responsible for selecting recipients and determining award amounts.

NOTE: Eligibility for SEOG, NDSL, and CWS is determined on the basis of a uniform methodology and by means of the same application form, available from the financial aid office of the postsecondary institution.

Award Schedule: The postsecondary institution arranges jobs on campus, or off campus, with public or private nonprofit agencies such as hospitals, for up to 40 hours per week.

Factors considered by the financial aid office in determining whether, and how many hours, the recipient may work under this program are: financial need; class schedule; academic progress; and health status.

Level of salary must be at least the minimum wage; maximum wage is dependent on the nature of the job and applicant qualifications.

Responsibilities of Recipients: Satisfactory academic progress must be maintained.

SOURCE: Federal Student Financial Aid Handbook
U.S. Department of Education
Office of Student Financial Assistance
Washington, D.C. 20202

United States Bureau of Indian Affairs
Aid to Native Americans

Higher Education Assistance Program

Application Procedures: Application forms may be obtained from the Bureau of Indian Affairs Office. An application is necessary for each year of study. An official needs analysis from the college financial aid office is also required each year.

Each first-time applicant must obtain tribal enrollment certification from the Bureau agency which records enrollment for the tribe.

Selection of Recipients and Allocation of Awards: To be eligible, the applicant must:(1) be at least one-fourth American Indian, Eskimo or Aleut; (2) be an enrolled member of a tribe, band or group recognized by the Bureau of Indian Affairs; (3) be enrolled in or accepted for enrollment in an approved college or university; pursuing at least a two-year degree; and (4) have financial need.

Responsibilities of Recipients: For grants to be awarded in successive years, the student must make satisfactory progress toward a degree, and show financial need. Depending on availability of funds, grants may also be made to graduate students and summer session students. Eligible married students may also receive living expenses for dependents.

Adult Vocational Training Program

Application Procedures: (Same as Higher Education Assistance Program directly above.)

Selection of Recipients and Allocation of Awards: The Vocational Training Program is for short-term vocational training (up to two years).

To be eligible, the applicant must:(1) be an adult Indian; (2) reside on or near an Indian reservation; and (3) be an enrolled member of a federally recognized tribe or a descendent of one-fourth degree or more Indian blood of an enrolled member; or at least one-half degree of Indian blood if not a tribal member.

Responsibilities of Recipients: For grants to be awarded the following year, the student must make satisfactory progress toward program completion, and show financial need.

SOURCE: U.S.Department of Interior
Bureau of Indian Affairs
New York Liaison Office
Federal Building, Room 523
100 South Clinton Street
Syracuse, NY 13260

Veterans Administration (VA) Educational Benefits*

Educational Assistance (GI Bill)

Application Procedures: Application forms, information and assistance in applying for benefits are available at all VA offices.

Selection of Recipients and Allocation of Awards: A veteran must have at least 181 days continuous active duty service, any part of which occurred after January 31, 1955, and before January 1, 1977. Discharge or release must have been under conditions other than dishonorable.

Also eligible is the individual who contracted with the armed forces and was enlisted in a reserve unit prior to January 1, 1977, and who as a result served on active duty for at least 181 days, any part of which began within 12 months after January 1, 1977.

A veteran with less than 181 days service may be eligible if he or she was released because of a service-connected disability.

An eligible veteran with 18 continuous months or more of active duty is entitled to receive 45 months of full-time educational benefits or the equivalent in part-time benefits. Persons with less than 18 continuous months of active duty are entitled to 1 1/2 months of full-time benefits (or the part-time equivalent) for each month of active duty served.

Award Schedule: Current monthly benefit rates are shown below:

Status	Dependents			
	None	1	2	Each Additional
Full-time	$343	$409	$466	$29
Three-quarter	258	307	350	22
Half-time	172	204	233	16

NOTE: These rates were effective as of March 1, 1986. However, they may be subject to change after October 1, 1986.

* See page 9 for information on Vietnam Veterans Tuition Awards.

Vocational Rehabilitation

This program is for disabled Veterans of World War II, the Korean Conflict, the Post-Korean Conflict, the Vietnam Era, and Certain Peacetime Veterans.

Survivors' and Dependents' Education

This program is for children, spouses, survivors of veterans whose death or permanent total disabilities were service-connected and for spouses and children of service persons missing in action or prisoners of war.

Post-Vietnam Era Veterans Educational Assistance

Application Procedures: (Same as Educational Assistance under the GI Bill above.)

Selection of Recipients and Allocation of Awards: This is a voluntary contributory matching program for persons entering service after December 31, 1976.

Benefits are accumulated by including contributions from the participating service or former service person and a matching fund from the VA at the rate of $2 for each $1 contributed by the participant.

The cutoff date is 10 years after the date of last release or discharge from active duty after January 1, 1977. Entitlement is limited to a maximum of 36 months.

SOURCE: Benefits for Veterans and Service Personnel
With Service since January 31, 1955,
and Their Dependents
1S–1 Fact Sheet, January 1981
Veterans Administration
Washington, D.C. 20420

Other Federal Student Financial Aid Programs

A large number of special-purpose Federal programs exist of a variety of types: direct aid, scholarship, loans, traineeships. Many are administered through specific institutions of postsecondary education, and for this reason the financial aid office is the single best source of information on the subject.

Most of these dozens of programs would be of interest to relatively small numbers of students and prospective students, by virtue of need, or special interest, or both. Some are available only to graduate or professional students in certain fields. Some carry with them periods of obligated service.

In order to provide an idea of the broad range of Federal programs which may be available to some students, a representative listing follows.

Health Professions-Student Loans

Division of Manpower Training Support, Bureau of Health Manpower, Department of Health and Human Services, 3700 East-West Highway, Hyattsville, MD 20782.

Nursing Scholarships

Student Assistance Staff, Bureau of Health Manpower, Health Resources, Administration, Public Health Service, Department of Health and Human Services, 9000 Rockville Pike, Bethesda, MD 20014.

Nursing Student Loans

Student Assistance Staff, Bureau of Health Manpower, Health Resources Administration, Public Health Service, Department of Health and Human Services, 9000 Rockville Pike, Bethesda, MD 20014.

Fulbright-Hays Training Grants – Doctoral Dissertation Research Abroad

Division of International Education, Department of Education, ROB3, 7th and D Streets, SW, Washington, DC 20202.

Public Service Education–Institutional Grants and Fellowships

Bureau of Higher and Continuing Education, Division of Training and Facilities, Graduate Training Branch, Department of Education, ROB3, 7th and D Streets, SW, Washington, DC 20202.

Indian Education – Fellowships for Indian Students (support for study toward careers in medicine, law, engineering, other fields)

Office of Indian Education, Department of Education, 400 Maryland Ave., SW, Washington, DC 20202.

Health Education Assistance Loans

Director, Health Professions Insured Student Loan Program, Bureau of Student Financial Assistance, Department of Health and Human Services, Washington, DC 20202.

Scientific Personnel Improvement
(graduate students, payments made through institution)

Director, Division of Scientific Personnel Improvement, National Science Foundation, 1800 G St., NW, Washington, DC 20550.

Reserve Officer Training Program (ROTC); Naval Reserve Officer Training Program (NROTC) (full four-year scholarships, subsequent military service required)

Army ROTC, Fort Monroe, VA 23651

Air Force ROTC, Advisory Service, Maxwell AFB, AL 36112

NROTC Navy-Marine Corps Scholarship Program, P.O.Box 5909, Washington, DC 20014

AMENDMENT TO REGULATIONS OF THE COMMISSIONER OF EDUCATION

Pursuant to Section 607 of the Education Law

The Regulations of the Commissioner of Education are amended, effective April 21, 1978, by the addition of a new Part 53 to read as follows:

PART 53
INFORMATION FOR STUDENTS AND PROSPECTIVE STUDENTS

Section 53.1 *Institutions subject to the provisions of this Part.* The following institutions shall provide information required by this Part:

(a) Degree-granting postsecondary institutions, including organizations under contract to provide postsecondary instructional services such as Educational Opportunity Centers;
(b) Other postsecondary institutions registered, license or approved by the New York State Education Department, except those institutions covered by Part 126 of these regulations.

Section 53.2 *Persons to receive information.* The following persons shall receive information, or have it made available to them:

(a) Students enrolled at an institution.
(b) Prospective students of an institution, defined as persons who have contacted an institution requesting information for the purpose of enrolling at that institution.

Section 53.3 *Information to be provided.* Information shall be provided on financial assistance available to students, costs of attending the institution, the refund policy of the institution, and the instructional programs and other related aspects of the institution, as provided below.

(a) Information on financial assistance available to students shall be provided for each of the aid categories listed below. The information printed for each program of financial assistance available to students at that institution, and for which student application is required, shall include: application procedures including a description of forms and their preparation, method of selection of re-

cipients and allocation of awards, award schedule, and rights and responsibilities of recipients. Standard current descriptions of State and Federal financial assistance programs will be provided by the Education Department in cooperation with the Higher Education Services Corporation to the institutions subject to the provisions of this Part. These descriptions, or some other descriptions providing the required information, along with current procedures and definitions, related to emancipated student status, shall be provided by the institutions to persons identified in section 53.2 of this Part. Where summary information is provided, an institutional office where detailed information can be obtained shall be identified.

(1) State programs. Information shall be provided for those of the following programs for which students at the institution may be eligible: the Tuition Assistance Program (TAP), Regents College Scholarships, Regents Nursing Scholarships, Regents Awards for Children of Deceased or Disabled Veterans, State Assistance for Native Americans, guaranteed student loans, and also special programs for the economically and educationally disadvantaged including the Higher Education Opportunity Program (HEOP), Education Opportunity Program (EOP), Search for Education and Elevation through Knowledge (SEEK), College Discovery Program (CD), and the Work Incentive (WIN) Program. Any other State program which accounts for 10 percent or more of the total State student aid administered by the institution shall also be described in similar detail and terminology.

(2) Federal programs. Information shall be provided for those of the following programs for which students at the institution may be eligible: the Basic Educational Opportunity Grants (BEOG) program, Supplemental Educational Opportunity Grants (SEOG), National Direct Student Loans (NDSL), College Work Study Program (CWS), Social Security payments to children of deceased/disabled parents, Federal Aid to Native Americans, and Veterans Administration educational benefits. Any other Federal program which accounts for 10 percent or more of the total Federal student aid administered by the institution shall also be described in similar detail and terminology.

(3) Local institutional programs. Information shall be provided on grants, scholarships, waivers, deferrals, loans, including small

emergency loans, and work-study arrangements which are administered by the institution. Financial aid programs involving awards of $300 or more per year shall be individually listed, including restrictions, if any. The number and average value of programs with awards of less than $300 per year shall be provided, along with the name, address and telephone number of an institutional office from which more detailed information can be obtained.

(b) Costs of attending the institution for each of the cost categories listed below shall be provided. Estimates, so indicated, may be used where exact figures are unavailable or inappropriate. Where summary information is provided, an institutional office where detailed information can be obtained shall be identified.

(1) Tuition and fees. Information shall be provided on all assessments against students for direct educational and general purposes. A brief description of purpose of any mandatory fee shall be included if the purpose of such fee is not apparent from its name. Course fees and lab fees shall be clearly identified. Conditions under which nonmandatory fees need not be paid shall be clearly stated.

(2) Books and supplies. Estimated costs of textbooks, books, manuals, consumable supplies and equipment which a student should possess as a necessary corollary to instruction, shall be provided. Separate estimates shall be provided for major program categories for which such costs vary more than 25 percent from the average for the entire institution.

(3) Room and board. Costs of housing and food services operated by the institution shall be provided where such services are available. Estimated costs of similar accommodations available in the community shall also be provided. These figures shall be consistent with estimated student budgets prepared by the institution's financial aid office.

(4) Other living expenses. Estimated cost of personal expenses applicable to students devoting primary efforts to pursuit of educational objectives shall be provided. This estimate shall be consistent with similar figures defined by the institution's financial aid office.

(c) The institution shall state its policy concerning refunds due to failure of students to complete an academic term for any reason. The

policy shall include the percentage or amount of tuition, fees, institution-operated room and board, and other assessments to be refunded after specific elapsed periods of time.

(d) The instructional programs of the institution shall be accurately described.

(1) Degree, certificate and diploma programs. A list of degree, certificate and diploma programs shall be provided. The list shall be consistent with the Inventory of Registered Degree and Certificate Programs maintained by the Education Department. The list shall contain at least the official approved program title, degree and HEGIS code number, and shall be preceded by a statement that enrollment in other than registered or otherwise approved programs may jeopardize a student's eligibility for certain student aid awards.

(2) Program descriptions. Each degree, certificate or diploma program shall be described in terms of both prerequisites and requirements for completion.

(3) The academic year in which each instructional offering (course) is expected to be taught shall be indicated.

(4) Program-related facilities. A general description of instructional, laboratory and other facilities directly related to the academic program shall be provided, in addition to general information describing the total physical plant. Narrative and/or statistical information shall be provided about library collections and facilities, student unions, and institution-operated eating places. Hours of operation, including holiday and vacation schedules, shall be provided.

(5) Faculty and other instructional personnel. Regular resident faculty shall be listed by rank, with the highest degree held by the faculty member and the institution by which such degree was granted, and department or major program area to which such member is assigned. An estimated number of adjunct faculty and teaching assistants in each department or major program area shall be provided.

(6) Student retention. Information on student retention and graduation rates shall be provided based on a summary of the most recent cohort survival statistics (e.g., percentages of those students enrolled at the end of the spring term, percentages of

freshman classes that graduate in 4, 5 and 6 years) available to the institution for at least full-time undergraduates. Statistics shall be computed in a manner consistent with data reported to the Education Department through its Higher Education Data System.

(7) Placement of graduates. Summaries of job placement and graduate school placement statistics compiled by the institution including its placement center shall be provided where available.

Section 53.4 *Format for provision of information.* All of the information required by this Part shall be included in the catalog or bulletin of the institution. The following procedures shall be followed by institutions:

(a) Where an institution publishes more than one catalog or bulletin for separate programs or schools, only the information required by this Part which pertains to the individual programs or school concerned need be included. In such cases a statement shall indicate that separate catalogs or bulletins are in use.

(b) Where an institution publishes its catalog or bulletin less often than annually, a statement shall warn of the possibility of out-of-date information and provide the name and address or telephone number of the person or office to be contacted for the most recent information.

(c) The information required by this Part shall be clearly and precisely described. Statistical displays shall be easy to read and understand.

(d) Information provided to persons covered by this Part through mechanisms in addition to the catalog or bulletin shall be consistent with the requirements of this Part.

(e) Advertisemet, brochures, or solicitations to prospective students shall clearly note the availability of more extensive information in the catalog or bulletin.